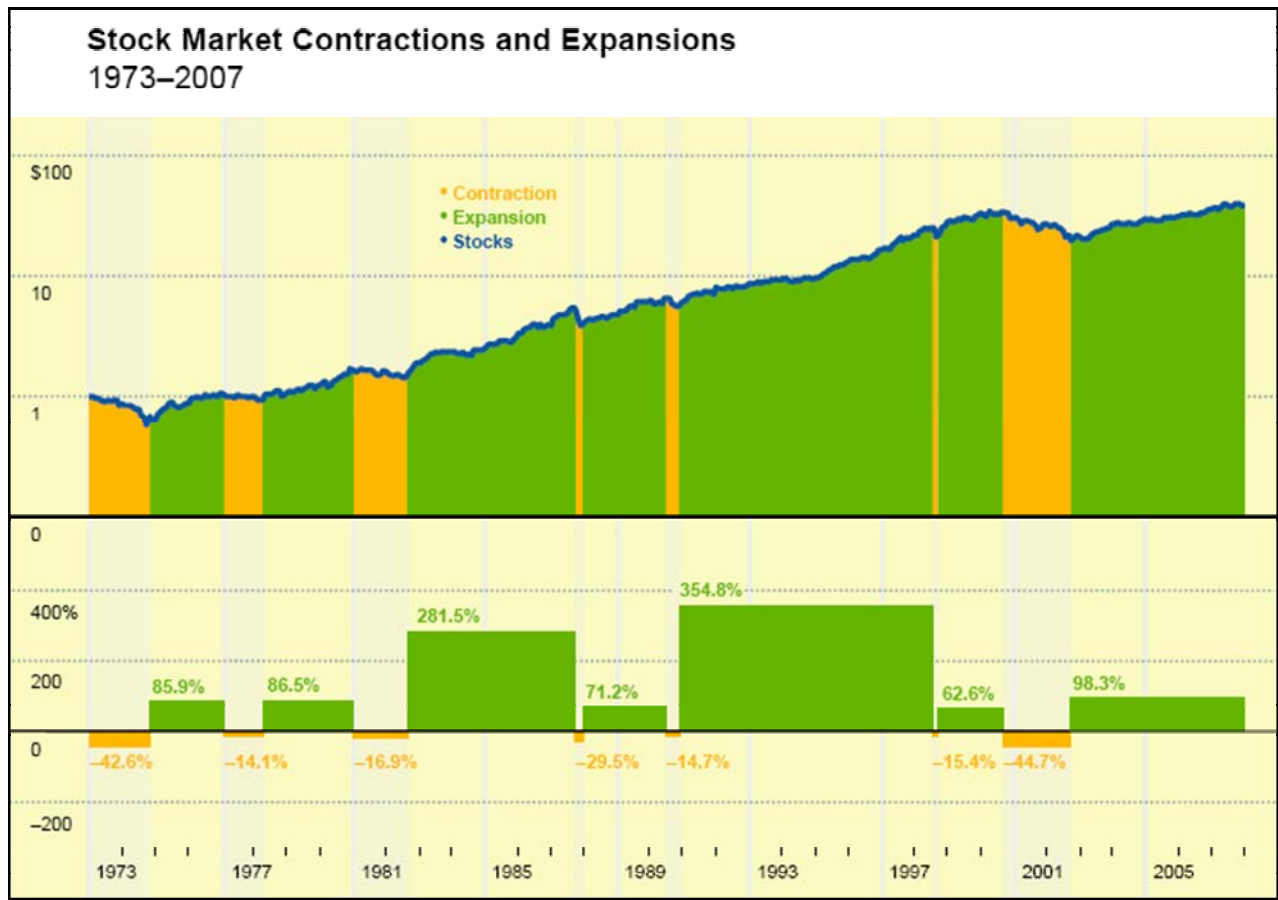


## Pop Goes the Weasel

As children we used to like playing with a very simple, but enjoyable toy: a Jack-In-The-Box. It played a familiar tune and we would look on wide-eyed while pulling the crank around and around. Even though we knew that eventually Jack would come popping out of the box, still we would be startled when it happened. In some sense, market volatility is similar to this childhood experience. When we invest in the stock market we know that market declines will happen; our eyes are wide open. We don't know exactly *when* the decline will occur, but when it does, we naturally get startled.

Is a market downturn a reason to change your investment strategy or reduce your contribution to your company's retirement plan? No, it is an opportunity for you to increase your gains when the market swings back up, which historically has always happened. In fact, past market downturns have been followed by some pretty impressive market gains as shown in the following graph (source: Morningstar, Inc.):



Living with a market decline isn't easy. No one can predict consistently when market declines will happen. It's easy to look back today and say with hindsight that the stock market was overvalued at a particular time and due for a decline. The first thing you should do during any market upheaval is to examine your investment goals, time horizon, risk tolerance and financial circumstances. Have any of these changed since the last time you made your investment elections? Market declines may prompt you to re-examine your strategy, even though you might not want to make any changes.

**Stay on track, continue your strategy.** Stock market cycles often cause investors to do the wrong thing at the wrong time. Historically, during periods when equity returns have been low, many have left – at a time when stock values have been most attractive. There is only one strategy to ensure capturing the best days of the market in the long-term, and that is to be patient and remain invested. We stand ready to answer questions about your portfolio and strategy at any time. Please do not hesitate to contact us at 1-800-880-401k.

*Past performance is no guarantee of future results. The graph in this document is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index.*

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